

# 12.1.17 Federal Rules and Forms Changes

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Georgia Northern Bankruptcy's Chapter 13 Plan Form

# What was the process in the NDGA?

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- Decision by the Court that the district would opt out of the national plan
- Bench and Bar's Plan Subcommittee proposed draft to the Court
- Judges met on multiple occasions to review and draft plan form
- Draft plan published for 30-day comment period on August 1, 2017
- Judges considered comments and made additional changes to the draft plan
- Judges authorized the release of and training on the NDGA's plan form

# Official Form v Local Form

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- Only a handful of districts are using the Official Form Plan (Form113).  
What has been accomplished by this process?
  - Each district will have one form plan, as opposed to multiple form plans
  - Disclaimer for nonstandard provisions
  - Format uniformity for national creditors
  - Amended Rule 9009

# What's Next in Georgia Northern?

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- Two General Orders
  - Order Requiring Local Form for Chapter 13 Plans and Establishing Related Procedures
  - Order with Regard to Fees, Expenses, and Costs of Attorneys for the Debtors in Chapter 13 Cases
- Additional Training Sessions:
  - **Friday, October 13 @ 1:30PM** – Rome Division - Courtroom
  - **Tuesday, October 17 @ 10:30AM** – Gainesville Division - Courtroom
  - **Wednesday, October 25 @ 1:30PM** – Newnan Division - Courtroom
  - **Friday, November 3 @ 10:30AM** – Atlanta Division – Strom Auditorium in conjunction with the Clerk's Annual Meeting with the Bar

# Amended Rule 3015(c)

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- Form of Chapter 13 Plan

If there is an Official Form for a plan filed in a chapter 13 case, that form must be used unless a Local Form has been adopted in compliance with Rule 3015.1. With either the Official Form or Local Form, a nonstandard provision is effective only if it is included in a section of the form designed for nonstandard provisions and is also identified in accordance with any other requirement of the form.

# New Rule 3015.1– the Opt Out Rule– Requires

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- (a) A single form plan adopted for the district after public notice and an opportunity for public comment
- (b) Each paragraph is numbered and labeled in boldface type with a heading stating the general purpose of the paragraph
- (c) The Local Form includes an initial paragraph for the debtor to indicate the plan does or does not:
  - Contain any nonstandard provisions
  - Limit the amount of an unsecured claim based on a valuation of the collateral for the claim;
  - Avoid a security interest or lien

# New Rule 3015.1 - continued

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(d) Local Form contains separate paragraphs for:

- Curing any default and maintaining payments on a claim secured by debtor's residence
- Paying a domestic support obligation
- Paying a claim described in the final paragraph of § 1325(a), and
- Surrendering property that secured a claim with a request that the stay under §§ 362(a) and 1301(a) be terminated as to the surrendered collateral.

# New Rule 3015.1 – continued

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(e) Local Form contains a final paragraph for:

- The placement of nonstandard provisions, as defined in Rule 3015(c), with a statement that any nonstandard provision placed elsewhere in the plan is void; and
- Certification by the debtor's attorney or by a pro se debtor that the plan contains no nonstandard provision other than those set out in the final paragraph.

# Amended Rule 3002 – Proofs of Claim

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- Rule 3002 (a) and (c) – Secured or Unsecured Creditor other than governmental unit
- In a chapter 13 case, 70 days after
  - Petition date (order for relief) or
  - Date of the order of conversion to chapter 13
  - NOTE – no change in bar date for governmental units

# Amended Rule 3002 – continued

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- Rule 3002 (c)(7) – Claim secured by security interest in debtor’s principal residence
- In a chapter 13 case:
  - 70 days after order for relief to file POC and attachments required under Rule 3001(c)(2)(C) and
  - 120 days after order for relief to file attachments required under Rule 3001(c)(1) and (d) as a supplement to claim

# Amended Rule 3002 – continued

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- Rule 3002(c)(6) – Claim by creditor with insufficient notice of deadline for filing claims
- Motion to extend time for filing POC, which must be granted before claim is filed
- May be filed before or after bar date
- Claim must be filed within 60 days of order granting the extension

# Rule 3007(a) – Objections to Claims

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- Objection to claim and a notice of objection (Official Form)
- Serve at least 30 days before either
  - Any scheduled hearing on the objection, or
  - Any deadline for claimant to request hearing.

See rules for specific method of service requirements

# Amended Rule 3012 - Determining the Amount of Secured and Priority Claims

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- A request to determine the amount of a secured claim under § 506(a) can be made by:
  - Motion;
  - Claim objection; and
  - Chapter 12 or 13 plan → MUST be served on the holder of the claim per Rule 7004.
- Other requests cannot be made in a chapter 13 plan (must be by motion/claim objection):
  - A request to determine the amount of claim entitled to priority under § 507; and
  - A request to determine the amount of a secured claim of a governmental unit.
    - But not until the governmental unit has filed a POC or its time for filing has POC has expired.

# Amended Rule 3015(f)

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- Objection to confirmation
  - Must be filed at least 7 days before the date set for the hearing on confirmation unless the court orders otherwise
  - Creditors are to get:
    - 21 days' notice of the deadline for filing objections to confirmation (Rule 2002(a)(9)) and
    - 28 days' notice of the confirmation hearing (Rule 2002(b)(3))

# Amended Rule 4003(d)

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- 522 lien avoidance
  - Can be accomplished by motion or in the plan
    - If by motion, service per Rule 7004 via Rule 9014\*
    - If in the plan, service per Rule 7004 via Rule 4003(d)

\*In the NDGA, it is expected that 522 lien avoidances will be accomplished via the approved plan form.

# Amended Rule 5009(d)

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- Request for order declaring lien satisfied
  - Debtor may request by motion an order declaring that “secured claim has been satisfied and the lien has been released under the terms of a confirmed plan.”
  - Question: when will such a motion be filed? When case is closed? The rule does not prohibit a request being made at another time.

# Amended Rule 3015(g)(2)

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- Effect of Confirmation – Relief from Stay
  - (g) EFFECT OF CONFIRMATION. Upon the confirmation of a chapter 12 or chapter 13 plan:
    - (1) any determination in the plan made under Rule 3012 about the amount of a secured claim is binding on the holder of the claim, even if the holder files a contrary proof of claim or the debtor schedules that claim, and regardless of whether an objection to claim has been filed; and
    - (2) any request in the plan to terminate the stay imposed by § 362(a), § 1201(a), or § 1301(a) is granted.

**Fill in this information to identify your case:**

Debtor 1 \_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Northern District of Georgia

Case number \_\_\_\_\_  
(if known)

- Check if this is an amended plan, and list below the sections of the plan that have been changed. Amendments to sections not listed below will be ineffective even if set out later in this amended plan.

\_\_\_\_\_  
\_\_\_\_\_

## **Chapter 13 Plan**

**NOTE:** The United States Bankruptcy Court for the Northern District of Georgia adopted this form plan for use in Chapter 13 cases in the District pursuant to Federal Rule of Bankruptcy Procedure 3015.1. See Order Requiring Local Form for Chapter 13 Plans and Establishing Related Procedures, General Order No. 21-2017, available in the Clerk's Office and on the Bankruptcy Court's website, [ganb.uscourts.gov](http://ganb.uscourts.gov). As used in this plan, "Chapter 13 General Order" means General Order No. 21-2017 as it may from time to time be amended or superseded.

**Part 1: Notices**

**To Debtor(s):** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with the United States Bankruptcy Code, local rules and judicial rulings may not be confirmable.

*In the following notice to creditors, you must check each box that applies.*

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

*Check if applicable.*

The plan provides for the payment of a domestic support obligation (as defined in 11 U.S.C. § 101(14A)), set out in Section 4.4.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless the Bankruptcy Court orders otherwise. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

To receive payments under this plan, you must have an allowed claim. If you file a timely proof of claim, your claim is deemed allowed unless a party in interest objects. See 11 U.S.C. § 502(a).

The amounts listed for claims in this plan are estimates by the debtor(s). An allowed proof of claim will be controlling, unless the Bankruptcy Court orders otherwise.

The following matters may be of particular importance. *Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not included," if both boxes are checked, or if no box is checked, the provision will be ineffective even if set out later in the plan.*

1.1	A limit on the amount of a secured claim, that may result in a partial payment or no payment at all to the secured creditor, set out in § 3.2	<input type="checkbox"/> Included	<input type="checkbox"/> Not included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 3.4	<input type="checkbox"/> Included	<input type="checkbox"/> Not included
1.3	Nonstandard provisions, set out in Part 8	<input type="checkbox"/> Included	<input type="checkbox"/> Not included

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In the following notice

To Creditors: Your rights may be a

Check if applicable.

The plan provides in Section 4.4.

You should read this p have an attorney, you

If you oppose the plan confirmation at least 7 otherwise. The Bankr Bankruptcy Rule 3015

To receive payments u deemed allowed unless

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The following matters r not the plan includes checked, or if no box

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If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless the Bankruptcy Court orders otherwise. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

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The following matters may be of particular importance. *Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not included," if both boxes are checked, or if no box is checked, the provision will be ineffective even if set out later in the plan.*

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1.3	Nonstandard provisions, set out in Part 8	<input type="checkbox"/> Included	<input type="checkbox"/> Not included

**Part 2:****Plan Payments and Length of Plan; Disbursement of Funds by Trustee to Holders of Allowed Claims****2.1 Regular Payments to the trustee; applicable commitment period.**

The applicable commitment period for the debtor(s) as set forth in 11 U.S.C. § 1325(b)(4) is:

Check one:  36 months       60 months.

Debtor(s) will make regular payments ("Regular Payments") to the trustee as follows:

The debtor(s) will pay \$ \_\_\_\_\_ per \_\_\_\_\_ for the applicable commitment period. If the applicable commitment period is 36 months, additional Regular Payments will be made to the extent necessary to make the payments to creditors specified in this plan, not to exceed 60 months unless the Bankruptcy Court orders otherwise. If all allowed claims treated in § 5.1 of this plan are paid in full prior to the expiration of the applicable commitment period, no further Regular Payments will be made.

*Check if applicable.*

- The amount of the Regular Payment will change as follows *(If this box is not checked, the rest of § 2.1 need not be completed or reproduced. Insert additional lines as needed for more changes.):*

Beginning on <i>(insert date):</i>	The Regular Payment amount will change to <i>(insert amount):</i>	For the following reason <i>(insert reason for change):</i>
	\$ _____ per _____	
	\$ _____ per _____	

**2.2 Regular Payments; method of payment.**

Regular Payments to the trustee will be made from future income in the following manner:

*Check all that apply.*

- Debtor(s) will make payments pursuant to a payroll deduction order. If a deduction does not occur, the debtor(s) will pay to the trustee the amount that should have been deducted.
- Debtor(s) will make payments directly to the trustee.
- Other (*specify method of payment*): \_\_\_\_\_

**2.3 Income tax refunds.**

*Check one.*

- Debtor(s) will retain any income tax refunds received during the pendency of the case.
- Debtor(s) will (1) supply the trustee with a copy of each income tax return filed during the pendency of the case within 30 days of filing the return and (2) turn over to the trustee, within 30 days of the receipt of any income tax refund during the applicable commitment period for tax years \_\_\_\_\_, the amount by which the total of all of the income tax refunds received for each year exceeds \$2,000 ("Tax Refunds"), unless the Bankruptcy Court orders otherwise. If debtor's spouse is not a debtor in this case, "tax refunds received" means those attributable to the debtor.
- Debtor(s) will treat tax refunds ("Tax Refunds") as follows:

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**2.4 Additional Payments.**

*Check one.*

- None.** *If "None" is checked, the rest of § 2.4 need not be completed or reproduced.*
- Debtor(s) will make additional payment(s) ("Additional Payments") to the trustee from other sources as specified below.** *Describe the source, estimated amount, and date of each anticipated payment.*

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**2.6 Disbursement of funds by trustee to holders of allowed claims.**

**(a) Disbursements before confirmation of plan.** The trustee will make preconfirmation adequate protection payments to holders of allowed claims as set forth in §§ 3.2 and 3.3.

**(b) Disbursements after confirmation of plan.** Upon confirmation, after payment of the trustee's statutory fee, the trustee will disburse Regular Payments, Additional Payments, and Tax Refunds that are available for disbursement to make payments to holders of

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**(b) Disbursements after confirmation of plan.** Upon confirmation, after payment of the trustee's statutory fee, the trustee will disburse Regular Payments, Additional Payments, and Tax Refunds that are available for disbursement to make payments to holders of allowed claims as follows:

**(1) First disbursement after confirmation of Regular Payments.** In the first disbursement after confirmation, the trustee will disburse all available funds from Regular Payments in the following order:

(A) To pay any unpaid preconfirmation adequate protection payments required by 11 U.S.C. § 1326(a)(1)(C) as set forth in § 3.2, § 3.3, and orders of the Bankruptcy Court;

(B) To pay fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3;

(C) To make payments pro rata based on the monthly payment amount: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on domestic support obligations as set forth in § 4.4; on the arrearage claims on nonpriority unsecured claims as set forth in § 5.2; and on executory contracts and unexpired leases as set forth in § 6.1; and

(D) To pay claims in the order set forth in § 2.6(b)(3).

(F) To pay nonpriority unsecured claims not otherwise classified as set forth in § 5.1 ("Unclassified Claims") and to pay nonpriority unsecured claims separately classified as set forth in § 5.3 ("Classified Claims"). The trustee will estimate the total amounts to be disbursed during the plan term (1) to pay Unclassified Claims and (2) to pay Classified Claims. Funds available for disbursement on these claims will be allocated pro rata to each class, and the funds available for disbursement for each class will be paid pro rata to the creditors in the class.

**(4)** Unless the debtor(s) timely advise(s) the trustee in writing, the trustee may treat and disburse any payments received from the debtor(s) as Regular Payments. Payments received from any source other than the debtor(s) or his/her employer will be paid as directed by the debtor(s) or ordered by the Bankruptcy Court.

**2.6 Disbursement of funds by trustee to holders of allowed claims.**

**(a) Disbursements before confirmation of plan.** The trustee will make preconfirmation adequate protection payments to holders of allowed claims as set forth in §§ 3.2 and 3.3.

**(b) Disbursements after confirmation of plan.** Upon confirmation, after payment of the trustee's statutory fee, the trustee will disburse Regular Payments, Additional Payments, and Tax Refunds that are available for disbursement to make payments to holders of allowed claims as follows:

**(1) First disbursement after confirmation of Regular Payments.** In the first disbursement after confirmation, the trustee will disburse all available funds from Regular Payments in the following order:

(A) To pay any unpaid preconfirmation adequate protection payments required by 11 U.S.C. § 1326(a)(1)(C) as set forth in § 3.2, § 3.3, and orders of the Bankruptcy Court;

(B) To pay fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3;

**(2) Second and subsequent disbursements after confirmation of Regular Payments.** In the second disbursement after confirmation, and each month thereafter, the trustee will disburse all available funds from Regular Payments in the order below. All available Regular Payments will be distributed to the claims in each paragraph until such claims are paid in full.

(A) To make concurrent monthly payments, including any amount past due under this plan: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3; on domestic support obligations as set forth in § 4.4; on the arrearage claims on both nonpriority unsecured claims as set forth in § 5.2 and executory contracts and unexpired leases as set forth in § 6.1;

(B) To make pro rata payments on administrative expenses allowed under 11 U.S.C. § 503(b) other than the trustee's fee and the debtor's attorney's fees, expenses, and costs; and

(C) To pay claims in the order set forth in § 2.6(b)(3).

3.4; on domestic support obligations as set forth in § 4.4; on the arrearage claims on both nonpriority unsecured claims as set forth in § 5.2 and executory contracts and unexpired leases as set forth in § 6.1;

(D) To pay other Allowed Secured Claims as set forth in § 3.6;

(E) To pay allowed claims entitled to priority under 11 U.S.C. § 507, other than administrative expenses and domestic support obligations; and

(F) To pay nonpriority unsecured claims not otherwise classified as set forth in § 5.1 ("Unclassified Claims") and to pay nonpriority unsecured claims separately classified as set forth in § 5.3 ("Classified Claims"). The trustee will estimate the total amounts to be disbursed during the plan term (1) to pay Unclassified Claims and (2) to pay Classified Claims. Funds available for disbursement on these claims will be allocated pro rata to each class, and the funds available for disbursement for each class will be paid pro rata to the creditors in the class.

**(4) Unless the debtor(s) timely advise(s) the trustee in writing, the trustee may treat and disburse any payments received from the debtor(s) as Regular Payments. Payments received from any source other than the debtor(s) or his/her employer will be paid as directed by the debtor(s) or ordered by the Bankruptcy Court.**

**2.6 Disbursement of funds by trustee to holders of allowed claims.**

**(a) Disbursements before confirmation of plan.** The trustee will make preconfirmation adequate protection payments to holders of allowed claims as set forth in §§ 3.2 and 3.3.

**(b) Disbursements after confirmation of plan.** Upon confirmation, after payment of the trustee's statutory fee, the trustee will disburse Regular Payments, Additional Payments, and Tax Refunds that are available for disbursement to make payments to holders of allowed claims as follows:

**(3) Disbursement of Additional Payments and Tax Refunds.** The trustee will disburse the Additional Payments and Tax Refunds in the following order:

(A) To pay fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3;

(B) To make pro rata payments on administrative expenses allowed under 11 U.S.C. § 503(b) other than the trustee's fee and the debtor's attorney's fees, expenses, and costs;

(C) To make payments pro rata based on the monthly payment amount: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on domestic support obligations as set forth in § 4.4; on the arrearage claims on both nonpriority unsecured claims as set forth in § 5.2 and executory contracts and unexpired leases as set forth in § 6.1;

(D) To pay other Allowed Secured Claims as set forth in § 3.6;

(E) To pay allowed claims entitled to priority under 11 U.S.C. § 507, other than administrative expenses and domestic support obligations; and

(F) To pay nonpriority unsecured claims not otherwise classified as set forth in § 5.1 ("Unclassified Claims") and to pay nonpriority unsecured claims separately classified as set forth in § 5.3 ("Classified Claims"). The trustee will estimate the total amounts to be disbursed during the plan term (1) to pay Unclassified Claims and (2) to pay Classified Claims. Funds available for disbursement on these claims will be allocated pro rata to each class, and the funds available for disbursement for each class will be paid pro rata to the creditors in the class.

**(4) Unless the debtor(s) timely advise(s) the trustee otherwise in writing, the trustee may treat and disburse any payments received from the debtor(s) as Regular Payments.**

for disbursement on these claims will be allocated pro rata to each class, and the funds available for disbursement for each class will be paid pro rata to the creditors in the class.

**(4) Unless the debtor(s) timely advise(s) the trustee in writing, the trustee may treat and disburse any payments received from the debtor(s) as Regular Payments. Payments received from any source other than the debtor(s) or his/her employer will be paid as directed by the debtor(s) or ordered by the Bankruptcy Court.**

**Part 3: Treatment of Secured Claims**

**3.1 Maintenance of payments and cure of default, if any.**

*Check one.*

- None.** *If "None" is checked, the rest of § 3.1 need not be completed or reproduced.*
- Beginning with the first payment that is due after the date of the order for relief under Chapter 13, the debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed directly by the debtor(s). Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated below.

If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless the Bankruptcy Court orders otherwise, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.

Name of creditor	Collateral	Estimated amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly plan payment on arrearage
		\$ _____	_____ %	\$ _____
		\$ _____	_____ %	\$ _____

*Insert additional claims as needed.*

### 3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims.

*Check all that apply.*

- None.** *If "None" is checked, the rest of § 3.2 need not be completed or reproduced.*

***The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.***

- The debtor(s) request(s) that the Bankruptcy Court determine the value of the secured claims listed below.

For each non-governmental secured claim listed below, the debtor(s) state(s) that the value of the secured claim should be as set out in the column headed *Amount of secured claim*. For secured claims of governmental units, unless the Bankruptcy Court orders otherwise, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each creditor checked below, debtor(s) will file a motion pursuant to Bankruptcy Rule 3012 and the Chapter 13 General Order to request determination of the amount of the secured claim.

For each listed claim below, the value of the secured claim will be paid in full with interest at the rate stated below. The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan.

The trustee will make monthly preconfirmation adequate protection payments that 11 U.S.C. § 1326(a)(1)(C) requires to the creditor in the amount set out in the column headed *Monthly preconfirmation adequate protection payment*.

The holder of any claim listed below as having value in the column headed *Amount of secured claim* will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

- (a) payment of the underlying debt determined under nonbankruptcy law, or
- (b) payment of the amount of the secured claim, with interest at the rate set forth below, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Check only if motion to be filed	Name of creditor	Estimated amount of total claim	Collateral and date of purchase	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly pre-confirmation adequate protection payment	Monthly post-confirmation payment
<input type="checkbox"/>		\$ _____		\$ _____	\$ _____	\$ _____	_____%	\$ _____	\$ _____
<input type="checkbox"/>		\$ _____		\$ _____	\$ _____	\$ _____	_____%	\$ _____	\$ _____
<i>Insert additional claims as needed.</i>									

**3.3 Secured claims excluded from 11 U.S.C. § 506.**

*Check one.*

**None.** *If "None" is checked, the rest of § 3.3 need not be completed or reproduced.*

The claims listed below were either:

(1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or

(2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed by the trustee.

The trustee will make monthly preconfirmation adequate protection payments that 11 U.S.C. § 1326(a)(1)(C) requires to the creditor in the amount set out in the column headed *Monthly preconfirmation adequate protection payment*.

The holder of any claim listed below will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

(a) payment of the underlying debt determined under nonbankruptcy law, or

(b) payment of the amount of the secured claim, with interest at the rate set forth below, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Name of Creditor	Collateral	Purchase date	Estimated amount of claim	Interest rate	Monthly pre-confirmation adequate protection payment	Monthly post-confirmation payment to creditor by trustee
			\$ _____	_____ %	\$ _____	\$ _____
			\$ _____	_____ %	\$ _____	\$ _____

*Insert additional claims as needed.*

### 3.4 Lien avoidance.

*Check one.*

- None.** *If "None" is checked, the rest of § 3.4 need not be completed or reproduced.*

***The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.***

- The judicial liens and/or nonpossessory, nonpurchase money security interests securing the claims listed below impair exemptions to which the debtor(s) would have been entitled under 11 U.S.C. § 522(b). Unless the Bankruptcy Court orders otherwise, a judicial lien or security interest securing a claim listed below will be avoided to the extent that it impairs such exemptions upon entry of the order confirming the plan. The amount of the claim secured by the judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5 to the extent allowed. The amount, if any, of the claim secured by the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan to the extent allowed. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). *If more than one lien is to be avoided, provide the information separately for each lien.*

Information regarding judicial lien or security interest	Calculation of lien avoidance	Treatment of remaining secured claim
<p><b>Name of creditor</b> _____</p> <p><b>Collateral</b> _____</p> <p><b>Lien identification</b> (such as judgment date, date of lien recording) _____ _____</p>	<p>a. Amount of lien \$ _____</p> <p>b. Amount of all other liens \$ _____</p> <p>c. Value of claimed exemptions \$ _____</p> <p>d. Total of lines a, b, and c \$ _____</p> <p>e. Value of debtor(s) interest in property \$ _____</p> <p>f. Subtract line e from line d \$ _____</p> <p>Extent of exemption impairment <i>(Check applicable box).</i></p> <p><input type="checkbox"/> <b>Line f is equal to or greater than line a.</b> The entire lien is avoided. <i>(Do not complete the next column.)</i></p> <p><input type="checkbox"/> <b>Line f is less than line a.</b> A portion of the lien is avoided. <i>(Complete the next column.)</i></p>	<p><b>Amount of secured claim after avoidance</b> (line a minus line f) \$ _____</p> <p><b>Interest rate</b> (if applicable) _____ %</p> <p><b>Monthly payment on secured claim</b> \$ _____</p>
<p><i>Insert additional claims as needed.</i></p>		

**3.5 Surrender of collateral.**

*Check one.*

- None.** *If "None" is checked, the rest of § 3.5 need not be completed or reproduced.*
- The debtor(s) elect(s) to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request(s) that, upon confirmation of this plan, the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Confirmation of the plan results in termination of such stays. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below. No payments as to the collateral will be made, and all secured claims based on the collateral will not otherwise be treated by the plan.

Name of Creditor	Collateral
<i>Insert additional claims as needed.</i>	

### **3.6 Other Allowed Secured Claims.**

A proof of claim that is filed and allowed as a secured claim, but is not treated as a secured claim in this plan, shall be paid with interest at the rate of \_\_\_\_%. Payments will commence as set forth in § 2.6. Notwithstanding the foregoing, the debtor(s), and any other party in interest, may: object to allowance of the claim; request that the Bankruptcy Court determine the value of the secured claim if modification of the claim is permissible and if 11 U.S.C. § 506 is applicable; or request that the Bankruptcy Court avoid the creditor's lien pursuant to 11 U.S.C. § 522(f), if applicable.

If the Bankruptcy Court determines the value of the secured claim, the portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan.

The holder of the claim will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

- (a) payment of the underlying debt determined under nonbankruptcy law, or
- (b) payment of the amount of the secured claim, with interest at the rate set forth above, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

## **Part 4: Treatment of Fees and Priority Claims**

### **4.1 General.**

Trustee's fees and all allowed priority claims will be paid in full without postpetition interest. An allowed priority claim will be paid in full regardless of whether it is listed in § 4.4.

### **4.2 Trustee's fees.**

Trustee's fees are governed by statute and may change during the course of the case.

#### **4.3 Attorney's fees.**

- (a) The unpaid fees, expenses, and costs owed to the attorney for the debtor(s) in connection with legal representation in this case are \$\_\_\_\_\_. The allowance and payment of the fees, expenses and costs of the attorney for the debtor(s) are governed by General Order 22-2017 ("Chapter 13 Attorney's Fees Order"), as it may be amended.
- (b) Upon confirmation of the plan, the unpaid amount shall be allowed as an administrative expense under 11 U.S.C. § 503(b) to the extent set forth in the Chapter 13 Attorney's Fees Order.
- (c) The Bankruptcy Court may allow additional fees, expenses, and costs to the attorney for debtor(s) in excess of the amount shown in § 4.3(a) above upon application of the attorney in compliance with the Chapter 13 Attorney's Fees Order and after notice and a hearing.
- (d) From the first disbursement after confirmation, the attorney will receive payment under § 2.6(b)(1) up to the allowed amount set forth in § 4.3(a).
- (e) The unpaid balance and any additional amounts allowed under § 4.3(c) will be payable (1) at \$\_\_\_\_\_ per month from Regular Payments and (2) from Tax Refunds or Additional Payments, as set forth in § 2.6, until all allowed amounts are paid in full.
- (f) If the case is converted to Chapter 7 before confirmation of the plan, the debtor(s) direct(s) the trustee to pay to the attorney for the debtor(s) the amount of \$\_\_\_\_\_, not to exceed the maximum amount that the Chapter 13 Attorney's Fees Order permits. If the attorney for the debtor(s) has complied with the applicable provisions of the Chapter 13 Attorney's Fees Order, the trustee will deliver, from the funds available, the stated amount or the maximum amount to the attorney, whichever is less.
- (g) If the case is dismissed before confirmation of the plan, fees, expenses, and costs of the attorney for the debtor(s) in the amount of \$\_\_\_\_\_, not to exceed the maximum amount that the Chapter 13 Attorney's Fees Order permits, will be allowed to the extent set forth in the Chapter 13 Attorney's Fees Order. The attorney may file an application for fees, expenses, and costs in excess of the maximum amount within 10 days from entry of the order of dismissal. If the attorney for the debtor(s) has complied with the applicable provisions of the Chapter 13 Attorney's Fees Order, the trustee will deliver, from the funds available, the allowed amount to the attorney.
- (h) If the case is converted to Chapter 7 after confirmation of the plan, the debtor(s) direct(s) the trustee to deliver to the attorney for the debtor(s), from the funds available, any allowed fees, expenses, and costs that are unpaid.
- (i) If the case is dismissed after confirmation of the plan, the trustee will pay to the attorney for the debtor(s), from the funds available, any allowed fees, expenses, and costs that are unpaid.

**4.4 Priority claims other than attorney's fees.**

**None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

(a) Check one.

The debtor(s) has/have no domestic support obligations. If this box is checked, the rest of § 4.4(a) need not be completed or reproduced.

The debtor(s) has/have domestic support obligations as set forth below. The debtor(s) is/are required to pay all post-petition domestic support obligations directly to the holder of the claim.

Name and address of creditor:	Name and address of child support enforcement agency entitled to § 1302(d)(1) notice	Estimated amount of claim	Monthly plan payment
		\$ _____	\$ _____
		\$ _____	\$ _____
<i>Insert additional lines as needed.</i>			

(b) The debtor(s) has/have priority claims other than attorney's fees and domestic support obligations as set forth below:

Name of creditor	Estimated amount of claim
	\$ _____
	\$ _____
<i>Insert additional lines as needed.</i>	

**Part 5: Treatment of Nonpriority Unsecured Claims**

**5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata, as set forth in § 2.6. Holders of these claims will receive:

*Check one.*

- A pro rata portion of the funds remaining after disbursements have been made to all other creditors provided for in this plan.
- A pro rata portion of the larger of (1) the sum of \$ \_\_\_\_\_ and (2) the funds remaining after disbursements have been made to all other creditors provided for in this plan.
- The larger of (1) \_\_\_\_\_% of the allowed amount of the claim and (2) a pro rata portion of the funds remaining after disbursements have been made to all other creditors provided for in this plan.
- 100% of the total amount of these claims.

Unless the plan provides to pay 100% of these claims, the actual amount that a holder receives will depend on (1) the amount of claims filed and allowed and (2) the amounts necessary to pay secured claims under Part 3 and trustee's fees, costs, and expenses of the attorney for the debtor(s), and other priority claims under Part 4.

**5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.**

*Check one.*

**None.** *If "None" is checked, the rest of § 5.2 need not be completed or reproduced.*

The debtor(s) will maintain the contractual installment payments and cure any default in payments on the unsecured claims listed below on which the last payment is due after the final plan payment. These payments will be disbursed directly by the debtor(s). The claim for the arrearage amount will be paid in full as specified below and disbursed by the trustee.

Name of creditor	Estimated amount of arrearage	Monthly plan payment on arrearage
	\$ _____	\$ _____
	\$ _____	\$ _____
<i>Insert additional claims as needed.</i>		

**5.3 Other separately classified nonpriority unsecured claims.**

*Check one.*

- None.** *If "None" is checked, the rest of § 5.3 need not be completed or reproduced.*
- The nonpriority unsecured allowed claims listed below are separately classified. Each claim will receive pro rata payments as set forth in § 2.6. The unpaid balance will be paid in full, including interest at the rate stated below, if applicable.

Name of creditor:	Basis for separate classification	Estimated amount of claim	Interest rate (if applicable)
		\$ _____	_____ %
		\$ _____	_____ %
<i>Insert additional claims as needed.</i>			

**Part 6: Executory Contracts and Unexpired Leases**

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.

*Check one.*

- None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.
- Assumed items.** Current installment payments will be disbursed directly by the debtor(s). Arrearage payments will be disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of creditor:	Description of leased property or executory contract	Estimated amount of arrearage	Monthly postconfirmation payment to cure arrearage
		\$ _____	\$ _____
		\$ _____	\$ _____
<i>Insert additional contracts or leases as needed.</i>			

**Part 7: Vesting of Property of the Estate**

7.1 Unless the Bankruptcy Court orders otherwise, property of the estate shall not vest in the debtor(s) on confirmation but will vest in the debtor(s) only upon: (1) discharge of the debtor(s); (2) dismissal of the case; or (3) closing of the case without a discharge upon the completion of payments by the debtor(s).

**Part 8: Nonstandard Plan Provisions**

**8.1 Check "None" or list Nonstandard Plan Provisions.**

**None.** *If "None" is checked, the rest of Part 8 need not be completed or reproduced.*

*Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in this N.D. Ga. Chapter 13 Plan Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.*

***The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3. (Insert additional lines if needed.)***

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**Part 9: Signatures**

**9.1 Signatures of Debtor(s) and Attorney for Debtor(s).**

*The debtor(s) must sign below. The attorney for the debtor(s), if any, must sign below.*

**X**

\_\_\_\_\_  
Signature of debtor 1 executed on \_\_\_\_\_  
MM / DD / YYYY

\_\_\_\_\_  
Address City, State, ZIP code

**X**

\_\_\_\_\_  
Signature of attorney for debtor(s)

\_\_\_\_\_  
Firm

**X**

\_\_\_\_\_  
Signature of debtor 2 executed on \_\_\_\_\_  
MM / DD / YYYY

\_\_\_\_\_  
Address City, State, ZIP code

Date: \_\_\_\_\_

MM / DD / YYYY

\_\_\_\_\_  
Address City, State, ZIP code

**By filing this document, the debtor(s), if not represented by an attorney, or the attorney for debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 Plan are identical to those contained in the Local Form for Chapter 13 Plans that the Bankruptcy Court for the Northern District of Georgia has prescribed, other than any nonstandard provisions included in Part 8.**